Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

### United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

| Hinojosa, Guillermo  All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):  Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-6481  Street Address of Debtor (No. & Street, City, and State):  247 Butternut Drive  Bolingbrook IL  County of Residence or of the Principal Place of Business:  King-Hinojosa, Christine, D.  All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7040  Street Address of Debtor (No. & Street, City, and State):  247 Butternut Drive  Bolingbrook IL  County of Residence or of the Principal Place of Business:  County of Residence or of the Principal Place of Business: |   |  |  |  |  |
|---|---|--|--|--|--|
| and trade names):  Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-6481  Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7040  Street Address of Debtor (No. & Street, City, and State):  247 Butternut Drive  Bolingbrook IL  60440  Maiden and trade names):  Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7040  Street Address of Joint Debtor (No. & Street, City, and State):  247 Butternut Drive  Bolingbrook IL  60440  |   |  |  |  |  |
| (if more than one, state all) * ***-**-6481  Street Address of Debtor (No. & Street, City, and State):  247 Butternut Drive Bolingbrook IL  60440  Street Address of Joint Debtor (No. & Street, City, and State):  247 Butternut Drive Bolingbrook IL  60440   |   |  |  |  |  |
| 247 Butternut Drive Bolingbrook IL  247 Butternut Drive Bolingbrook IL  60440  60440  |   |  |  |  |  |
| Bolingbrook IL 60440 Bolingbrook IL 60440   |   |  |  |  |  |
| Bolingbrook IL 60440 Bolingbrook IL 60440   |   |  |  |  |  |
| County of Residence or of the Principal Place of Business:  County of Residence or of the Principal Place of Business:  |   |  |  |  |  |
|   |   |  |  |  |  |
| WILL  |   |  |  |  |  |
| Mailing Address of Debtor (if different from street address)  Mailing Address of Joint Debtor (if different from street address):   |   |  |  |  |  |
| Location of Principal Assets of Business Debtor (if different from street address above):   |   |  |  |  |  |
| Type of Debtor (Form of Organization) (Check one box)  Nature of Business (Check one box.)  Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one lock)   | box)  |  |  |  |  |
| ■ Individual (includes Joint Debtors) □ Heath Care Business □ Chapter 7 □ Chapter 15 Petition for Recognition   |   |  |  |  |  |
| See Exhibit D on page 2 of this form Single Asset Real Estate as Chapter 9 of a Foreign Main Proceeding Corporation (includes LLC & LLP) defined in 11 U.S.C §101 (51B) Chapter 11  |   |  |  |  |  |
| Railroad Chapter 12 Chapter 15 Petition for Recognition   |   |  |  |  |  |
| Chapter to  | ■ Chapter 13 of a Foreign Nonmain Proceeding                    |  |  |  |  |
| Other (If debtor is not one of the above entities, check this box  Clearing Bank  Nature of Debts (Check one Box)   | Nature of Debts (Check one Box)                                 |  |  |  |  |
| and state type of entity below.)  □ Other  □ Debts are primarily consumer □ Debts are primarily business  | ■ Debts are primarily consumer □ Debts are primarily business   |  |  |  |  |
| Tax-Exempt Entity debts, defined in 11 U.S.C. debts.  | debts, defined in 11 U.S.C. debts.  § 101(8) as "incurred by an |  |  |  |  |
| Debtor is a tax-exempt individual primarily for a   |   |  |  |  |  |
| organization under Title 26 of the personal, family, or household United States Code (the Internal purpose."  |   |  |  |  |  |
| United States Code (the Internal purpose."  Revenue Code).  |   |  |  |  |  |
| Filing Fee (Check one box)  Chapter 11 Debtors  |   |  |  |  |  |
| Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)   |   |  |  |  |  |
| Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  |   |  |  |  |  |
| Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is  | <b>t</b> 0  |  |  |  |  |
| unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Debtor's aggregate noncontingent liquidated debts (excluding debts owed insiders or affliates) are less than \$2,190,000.  | ίΟ  |  |  |  |  |
| Filing Fee wavier requested (applicable to chapter 7 individuals only). Must  Check all applicable boxes:  A plan is being filed with this petition.  | _   |  |  |  |  |
| attach signed application for the court's consideration. See Official Form 3B.  A plant is being fined with this pertion.  Acceptances of the plan were solicited prepetition from one of more classes.   | es.   |  |  |  |  |
| of creditors, in accordance with 11 U.S.C. § 1126(b).   |   |  |  |  |  |
| Statistical/Administrative Information  This space is for court use or  | ıly   |  |  |  |  |
| Debtor estimates that funds will be available for distribution to unsecured credtiors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  |   |  |  |  |  |
| Estimated Number of Creditors   |   |  |  |  |  |
| 1- 50- 100- 200- 1,000- 5,001- 10,001 25,001 50,001 Over  |   |  |  |  |  |
| 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000   Estimated Assets   |   |  |  |  |  |
| ■ ■ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □   |   |  |  |  |  |
| \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1billion \$1 billion million million million million   |   |  |  |  |  |
| Estimated Liabilities   |   |  |  |  |  |
| <b> </b>  |   |  |  |  |  |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Page 2 of 40

Voluntary Petition
This page must be completed and filed in every case)

All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet)

Location Where Filed:
None

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet)

Name of Debtor:

Date Filed:

Case Number:

Date Filed:

| Location Where File  None  | ed:  |  | Case Number:  | Date Filed:   |  |  |  |  |  |
|--|--|--|---|---|--|--|--|--|--|
| None   |  |  |   |   |  |  |  |  |  |
|  | Pending Bankruptcy Case F  | led by any Spouse, Partner, or A   | ffilate of this Debtor (if more than one, at  |   |  |  |  |  |  |
| Name of Debtor:  None  |  |  | Case Number: Date Filed:  |   |  |  |  |  |  |
| District:  |  |  | Relationship:   | Judge:  |  |  |  |  |  |
|  |  |  |   | -   |  |  |  |  |  |
| forms 10K and pursuant to S  | d 10Q) with the Securities   | o file periodic reports (e.g.,<br>and Exchange Commission<br>Securities Exchange Act of<br>er 11.) |   | le] may proceed under chapter 7, 11, 12 have explained the relief available under |  |  |  |  |  |
| ☐ Exhibit  | A is attached and made a   | part of this petition.   | /s/ Jonatha   | n D Parker  |  |  |  |  |  |
|  |  |  | Jonathan D Parker   | Dated: 11/14/2009   |  |  |  |  |  |
|  | ·  |  | ibit C ed to pose a threat of imminent and identifia  | able harm to public health or safety?   |  |  |  |  |  |
| Exhibit I  | O completed and signed by the joint petition:  |  |   | a separate Exhibit D.)  |  |  |  |  |  |
|  |  |  | ng the Debtor - Venue   |   |  |  |  |  |  |
|  |  | ed or has had a residence, princ   | oplicable Box.)<br>cipal place of business, or principal as<br>inger part of such 180 days than in an                             | -   |  |  |  |  |  |
|  | There is a bankruptcy ca   | se concerning debtor's affiliate,  | general partner, or partnership pendir  | ng in this District.  |  |  |  |  |  |
|  | States in this District, or  | nas no principal place of busine<br>al or state court] in this District,                           | incipal place of business or principal a<br>ss or assets in the United States but is<br>or the interests of the parties will be s | s a defendant in an action  |  |  |  |  |  |
|  | Certification l  |  | es as a Tenant of Residential blicable boxes.)  | Property  |  |  |  |  |  |
|  | Landlord has a judgmen following.)   |  | ion of debtor's residence. (If box chec   | ked, complete the   |  |  |  |  |  |
|  |  | (Name of landlord that obtained judgment   | )   |   |  |  |  |  |  |
| _  |  | (Address of Landlord)  |   |   |  |  |  |  |  |
| П  | Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and |  |   |   |  |  |  |  |  |
|  |  |  | court of any rent that would become du  | ue during the 30-day  |  |  |  |  |  |
| period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)) |  |  |   |   |  |  |  |  |  |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Mail (Official Form 1) (1/08) Document Page 3 of 40

**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Hinojosa, Guillermo Christine D. King-Hinojosa

### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Guillermo Hinojosa Guillermo Hinojosa

Dated: 11/14/2009

/s/ Christine D. King-Hinojosa
Christine D. King-Hinojosa

Dated: 11/14/2009

Signature of Attorney

/s/ Jonathan D Parker

Signature of Attorney for Debtor(s)

Jonathan D Parker

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 11/14/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 11/14/2009 /s/ Guillermo Hinojosa

Guillermo Hinojosa



Sign & Date Here

# Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the

| Date  | ed: 11/14/2009   | /s/ Christine D. King-Hinojosa Christine D. King-Hinojosa  | Sign & Date<br>Here                                 |
|-------|--|--|---|
| l cer | tify under penalty of perjury  | that the information provided above is true and correct.   |   |
|       | <ol><li>The United States trustee of<br/>does not apply in this district.</li></ol>                                | bankruptcy administrator has determined that the credit counseling require   | ement of 11 U.S.C. § 109(h)                         |
|       | Active military duty in a mil  | ·  |   |
|       |  | I.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after fing in person, by telephone, or through the Internet.);  | reasonable effort, to                               |
|       |  | U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficience with respect to financial responsibilities.);  | ency so as to be incapable                          |
|       | 4. I am not required to receive by a motion for determination by the   | a credit counseling briefing because of: [Check the applicable statement.] court.]   | [Must be accompanied                                |
|       | your bankruptcy petition and promptl<br>management plan developed through<br>the 30-day deadline can be granted of | y to the court, you must still obtain the credit counseling briefing within the figure a certificate from the agency that provided the counseling, together with the agency. Failure to fulfill these requirements may result in dismissal of only for cause and is limited to a maximum of 15 days. Your case may also not your bankruptcy case without first receiving a credit counseling briefing. | h a copy of any debt<br>your case. Any extension of |
|       | days from the time I made my reque   | edit counseling services from an approved agency but was unable to obtain st, and the following exigent circumstances merit a temporary waiver of the w. [Must be accompanied by a motion for determination by the court.] [Sum  | credit counseling requirement                       |
|       | United States trustee or bankruptcy performing a related budget analysi  | e the filing of my bankruptcy case, I received a briefing from a credit counse administrator that outlined the opportunties for available credit counseling as, but I do not have a certificate from the agency describing the services processory describing the services provided to you and a copy of any debt repaymeter your bankruptcy case is filed.  | and assisted me in ovided to me. You must file      |
|       | performing a related budget analysis   | administrator that outlined the opportunties for available credit counseling as, and I have a certificate from the agency describing the services provided payment plan developed through the agency.  |   |

PFG Record # 467444

# Document Page 6 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

|  |                           |                                 | AMOUNTS SCHEDULED |             |         |  |  |
|--|---------------------------|---------------------------------|-------------------|-------------|---------|--|--|
| Name of Schedule   | Attached<br>YES   NO      | Pages                           | Assets            | Liabilities | Other   |  |  |
| SCHEDULE A - Real Property                                     | Yes                       | 1                               | \$-               | \$-         | \$-     |  |  |
| SCHEDULE B - Personal Property                                 | Yes                       | 3                               | \$22,430          | \$-         | \$-     |  |  |
| SCHEDULE C - Property Claimed as Exempt                        | Yes                       | 1+                              | \$-               | \$-         | \$-     |  |  |
| SCHEDULE D - Creditors Holding Secured Claims                  | Yes                       | 1+                              | \$-               | \$9,569     | \$-     |  |  |
| SCHEDULE E - Creditors Holding<br>Unsecured Priority Claims    | Yes                       | 2                               | \$-               | \$-         | \$-     |  |  |
| SCHEDULE F - Creditors Holding<br>Unsecured Nonpriority Claims | Yes                       | 1+                              | \$-               | \$111,253   | \$-     |  |  |
| SCHEDULE G - Executory Contracts and Unexpired Leases          | Yes                       | 1                               | \$-               | \$-         | \$-     |  |  |
| SCHEDULE H - CoDebtors   | Yes                       | 1                               | \$-               | \$-         | \$-     |  |  |
| SCHEDULE I - Current Income of Individual Debtor(s)            | Yes                       | 1                               | \$-               | \$-         | \$2,980 |  |  |
| SCHEDULE J - Current Expenditures of Individual Debtor(s)      | Yes                       | 1                               | \$-               | \$-         | \$2,539 |  |  |
| TOTALS   | \$ 22,430<br>TOTAL ASSETS | \$ 120,822<br>TOTAL LIABILITIES |                   |             |         |  |  |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 7 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

| Type of Liability  | Amount       |
|--|--------------|
| Domestic Support Obligations (From Schedule E)   | \$ 0         |
| Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)   | \$ 0         |
| Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed) | \$ 0         |
| Student Loan Obligations (From Schedule F)   | \$ 53,199.00 |
| Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).                 | \$ 0         |
| Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)                           | \$ 0         |
| TOTAL  | \$ 53,199    |
| State the following:   |              |
| Average Income (from Schedule I, Line 16)  | \$ 2,980.38  |
| Average Expenses (from Schedule J, Line 18)  | \$ 2,539.00  |
| Current Monthly Income (from Form 22A Line 12; or,   | \$ 4,589.48  |

#### State the following:

Form 22B Line 11; or, Form 22C Line 20)

| otate the following.   |         |               |
|--|---------|---------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$ 0.00       |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 0.00 |               |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column |         | \$0           |
| 4. Total from Schedule F   |         | \$ 111,253.00 |
| 5. Total of non-priority unsecured debt (sum of 1,3 and 4)                 |         | \$ 111,253.00 |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 8 of 40

# Document Page 8 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                                      | Nature of<br>Debtor's Interest<br>in Property | Husband<br>Wife<br>Joint<br>Or<br>Community | Current Value of Debtors<br>Interest in Property<br>Without Deducting and<br>Secured Claim or<br>Exemption | Amount of<br>Secured Claim |  |  |  |  |
|---|---|---|--|----------------------------|--|--|--|--|
| [x] None  |   |   |  |                            |  |  |  |  |
| Total Market Value of Real Property (Report also on Summary of Schedules) |   |   |  |                            |  |  |  |  |

PFG Record # 467444 B6A (Official Form 6A) (12/07) Page 1 of 1

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property  | N O N E | Description and Location of Property   | H W J C | Debtor's<br>Propert<br>Deduc | Value of<br>Interest in<br>y, Without<br>ting Any<br>I Claim or |  |
|---|---------|--|---------|------------------------------|---|--|
| 01. Cash on Hand  | X       |  |         |                              |   |  |
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |         | checking account with Harris checking account with TCF   |         | \$<br>\$                     | 600<br>750  |  |
| 03. Security Deposits with public utilities, telephone companies, landlords and others.   | X       | -  |         |                              |   |  |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  |         | Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, entertainment center, bedroom set |         | \$                           | 3,500   |  |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |         | Books, Compact Discs, Tapes/Records, Family Pictures   |         | \$                           | 10  |  |
| 06. Wearing Apparel   |         | Necessary wearing apparel.   |         | \$                           | 100   |  |
| 07. Furs and jewelry.   |         | Earrings, watch, costume jewelry, wedding rings  |         | \$                           | 700   |  |
| 08. Firearms and sports, photographic, and other hobby equipment.   | X       |  |         |                              |   |  |
| PFG Record # 467444   | <br>    | │<br>  | rm 6E   | 3) (12/07)                   | Page 1 of 3   |  |

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| SCHEDULE B - PERSONAL PROPERTY  |   |  |        |  |  |  |
|---|---|--|--------|--|--|--|
| Type of Property  | Type of Property  N O N E  Description and Location of Property |  |        | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |  |  |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |   |  |        |  |  |  |
|   |   | Term Life Insurance - No Cash Surrender Value. |        | None   |  |  |
| 10. Annuities. Itemize and name each issuer.  | X   |  |        |  |  |  |
| 11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). | X   |  |        |  |  |  |
| 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  | X   |  |        |  |  |  |
| 13. Stocks and interests in incorporated and unincorporated businesses.   | X   |  |        |  |  |  |
| 14. Interest in partnerships or joint ventures. Itemize. Itemize.   | X   |  |        |  |  |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X   |  |        |  |  |  |
| 16. Accounts receivable   | X   |  |        |  |  |  |
| 17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled  | X   |  |        |  |  |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.  | X   |  |        |  |  |  |
| 19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X   |  |        |  |  |  |
| 20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X   |  |        |  |  |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.   | X   |  |        |  |  |  |
| 22. Patents, copyrights and other intellectual property. Give particulars.  | X   |  |        |  |  |  |
| 23. Licenses, franchises and other general intangibles.   | X   |  |        |  |  |  |
| PEC Pocord # 467444   |   | Ber (Official Fo                               | erm 68 | s) (12/07) Page 2 of 3   |  |  |

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| SCHEDULE B - PERSONAL PROPERTY   |      |  |   |  |  |  |
|--|------|--|---|--|--|--|
| Type of Property   | NONE | Description and Location of Property                   |   | Current Value of<br>Debtor's Interest in<br>Property, Without<br>Deducting Any<br>Secured Claim or |  |  |
| 24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes | X    |  |   |  |  |  |
| 25. Autos, Truck, Trailers and other vehicles and accessories.   |      | Citizens CAF - 2005 Ford Focus with over 110,000 miles | н | \$ 6,375   |  |  |
|  |      | 2003 Ford Windstar with over 73,000 miles              |   | \$ 3,900   |  |  |
| 26. Boats, motors and accessories.   | X    |  |   |  |  |  |
| 27. Aircraft and accessories.  | X    |  |   |  |  |  |
| 28. Office equipment, furnishings, and supplies.   | X    |  |   |  |  |  |
| 29. Machinery, fixtures, equipment, and supplie used in business.  | X    |  |   |  |  |  |
| 30. Inventory  | X    |  |   |  |  |  |
| 31. Animals  |      |  |   |  |  |  |
|  |      | Family Pets/Animals: one dog.                          |   | None   |  |  |
| 32. Crops-Growing or Harvested. Give particulars.  | X    |  |   |  |  |  |
| 33. Farming equipment and implements.  | X    |  |   |  |  |  |
| 34. Farm supplies, chemicals, and feed.  | Х    |  |   |  |  |  |
| 35. Other personal property of any kind not already listed. Itemize.   |      | Bluegreen Corp time shareSurrender                     | J | \$ 6,495   |  |  |
|  |      | Total (Report also on Summary of Schedules)            |   | \$22,430   |  |  |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| SCHEDULE C - PROPERTY CLAIMED EXEMPT  |  |   |  |  |  |  |  |  |
|---|--|---|--|--|--|--|--|--|
| Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3) |  | Check if debtor claims a homestead exemption that exceeds \$136,875 |  |  |  |  |  |  |

| Description of Property   | Specify Law Providing Each<br>Exemption        | Value of<br>Claimed<br>Exemption | Current Value of<br>Property without<br>Deducting<br>Exemption |
|---|--|----------------------------------|--|
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. |  |                                  |  |
| checking account with TCF   | 735 ILCS 5/12-1001(b)                          | \$ 750                           | \$ 750   |
| checking account with Harris  | 735 ILCS 5/12-1001(b)                          | \$ 600                           | \$ 600   |
| 04. Household goods and furnishings, including audio, video, and computer equipment.  Household Goods; tv, vcr, stereo, couch, utensils, vacuum,  | 735 ILCS 5/12-1001(b)                          | \$ 3,500                         | \$ 3,500   |
| table, chairs, lamps, entertainment center, bedroom set   |  |                                  |  |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |  |                                  |  |
| Books, Compact Discs, Tapes/Records, Family Pictures  | 735 ILCS 5/12-1001(a)                          | \$ 10                            | \$ 10  |
| 06. Wearing Apparel   |  |                                  |  |
| Necessary wearing apparel.  | 735 ILCS 5/12-1001(a),(e)                      | \$ 100                           | \$ 100   |
| 07. Furs and jewelry.   |  |                                  |  |
| Earrings, watch, costume jewelry, wedding rings   | 735 ILCS 5/12-1001(b)                          | \$ 700                           | \$ 700   |
| 25. Autos, Truck, Trailers and other vehicles and accessories.  |  |                                  |  |
| Citizens CAF - 2005 Ford Focus with over 110,000 miles  | 735 ILCS 5/12-1001(c)<br>735 ILCS 5/12-1001(b) | \$ 2,400<br>\$ 901               | \$ 6,375   |
| 2003 Ford Windstar with over 73,000 miles   | 735 ILCS 5/12-1001(c)<br>735 ILCS 5/12-1001(b) | \$ 2,400<br>\$ 1,500             | \$ 3,900   |
|   |  |                                  |  |
|   |  |                                  |  |
| DEC Docord # 467444   | D00 (0ff)                                      | ial Form 6C) (12/                | 07) Page 1 of 1  |

# Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

|   | Creditor's Name and Mailing Address<br>Including Zip and Account Number<br>(See Instructions Above)                 | Codebtor | L M L | * Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property   | Contingent | Unliquidated | Disputed | Amount of<br>Claim<br>Without<br>Deducting<br>Value of | Unsecured<br>Portion, If<br>Any |
|---|---|----------|-------|--|------------|--------------|----------|--|---------------------------------|
| 1 | Bluegreen Corporation Attn: Mortgage Department 4960 Conference Way N, Ste 100 Boca Raton FL 33431 Acct No.: 338958 |          | J     | Dates: 2007 Nature of Lien: Lien on Time Share - PMSI Market Value: \$ 6,495 Intention: Surrender *Description: Bluegreen Corp time shareSurrender                               |            |              |          | \$ 6,495   | \$ 0                            |
| 2 | Citizens CAF Attn: Bankruptcy Dept. 480 Jefferson Blvd Warwick RI 02886 Acct No.: 2721293773                        |          | Н     | Dates: 2/9/2005 1 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 6,375 Intention: Reaffirm 524 (c) *Description: Citizens CAF - 2005 Ford Focus with over 110,000 miles |            |              |          | \$ 3,074   | \$ 0                            |

Total

\$ 9,569 \$ -

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

|     | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
|-----|---|
| TYP | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
|     | <b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
|     | Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).  |
|     | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
|     | Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).  |
|     | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
|     | Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).  |
|     | Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
|     | Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).  |
|     | Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).   |

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

PFG Record # 467444 B6E (Official Form 6E) (12/07) Page 1 of 1

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 15 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa / Debtors

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| 느   |   |          |         |  |            |              |          |                      |
|---|---|----------|---------|--|------------|--------------|----------|----------------------|
| Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above) |   | Codebtor | H W J C | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | <br>ount of<br>Claim |
| 1   | Associated Recovery Systems Dept 5996 PO BOX 1259 Oaks PA 19456 Acct #:     |          | J       | Dates:<br>Reason:  |            |              |          | \$<br>1,895          |
| _   |   |          |         |  |            |              |          |                      |
| 2   | Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285           |          | W       | Dates: 2004-2008 Reason: Credit Card or Credit Use   |            |              |          | \$<br>3,147          |
|   | Acct #: XXXXX7040   |          |         |  |            |              |          |                      |
| 3   | Cardmember Services Attn: Bankruptcy Dept. PO BOX 15153 Wilmington DE 19886 |          | J       | Dates:<br>Reason:  |            |              |          | \$<br>2,643          |
|   | Acct #:   |          |         |  |            |              |          |                      |

Record # 467444 B6F (Official Form 6F) (12/07) Page 1 of 6

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 16 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Guillermo Hinojosa and Christine D. King-Hinojosa / Debtors

|    | SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS   |          |             |  |            |              |          |                    |  |
|----|--|----------|-------------|--|------------|--------------|----------|--------------------|--|
| Cr | editor's Name, Mailing Address Including<br>Zip Code and Account Number<br>(See Instructions Above)              | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |
| 4  | CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: XXXXX6481                                  |          | Н           | Dates: 2003-2008 Reason: Credit Card or Credit Use   |            |              |          | \$ 280             |  |
| 5  | CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: XXXXX6481                                  |          | Н           | Dates: 2006-2007<br>Reason: Credit Card or Credit Use  |            |              |          | \$ 2,664           |  |
| 6  | Citifinancial Attn: Bankruptcy Dept. Po Box 499 Hanover MD 21076 Acct #: XXXXX6481                               |          | Н           | Dates: 2006-2008 Reason: Credit Card or Credit Use   |            |              |          | \$ 4,773           |  |
| 7  | Citifinancial Attn: Bankruptcy Dept. Po Box 499 Hanover MD 21076 Acct #: XXXXX7040                               |          | w           | Dates: 2005-2007<br>Reason: Credit Card or Credit Use  |            |              |          | \$ 4,128           |  |
| 8  | Citifinancial INC. C/O Portfolio Recvry&Affil 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 4309550139331    |          | Н           | Dates: 2008-2009 Reason: Unknown Credit Extension  |            |              |          | \$ 4,972           |  |
| 9  | Citifinancial Retail S Attn: Bankruptcy Dept. Po Box 22066 Tempe AZ 85285 Acct #: XXXXX6481                      |          | J           | Dates: 2005-2007 Reason: Credit Card or Credit Use   |            |              |          | \$ 4,129           |  |
| 10 | Creditors Protection S Attn: Bankruptcy Dept. 202 W State St Ste 300 Rockford IL 61101 Acct #: 12070860000302744 |          | Н           | Dates: 2009-2009<br>Reason: Medical Debt   |            |              |          | \$ 329             |  |

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 17 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Guillermo Hinojosa and Christine D. King-Hinojosa / Debtors

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS  |          |             |  |            |              |          |                    |  |
|---|----------|-------------|--|------------|--------------|----------|--------------------|--|
| Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)                               | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |
| 11 Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316 Wilmington DE 19850 Acct #: XXXXX6481                            |          | Н           | Dates: 2003-2009 Reason: Credit Card or Credit Use   |            |              |          | \$ 1,865           |  |
| 12 Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374 Acct #: XXXXX6481  |          |             | Dates: 2009<br>Reason: Notice Only   |            |              |          | \$ 0               |  |
| 13 Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013   |          |             | Dates: 2009<br>Reason: Notice Only   |            |              |          | \$ 0               |  |
| Acct #: XXXXX6481  14 GE Capital LOWE S Consumer C/O LVNV Funding LLC Po Box 740281 Houston TX 77274 Acct #: 7981924141879825 |          | Н           | Dates: 2008-2008 Reason: Unknown Credit Extension  |            |              |          | \$ 1,698           |  |
| Acct #: 7981924141679825  15 HSBC/Bsbuy Attn: Bankruptcy Dept. Po Box 15519 Wilmington DE 19850 Acct #: XXXXX6481             |          | Н           | Dates: 2004-2008 Reason: Credit Card or Credit Use   |            |              |          | \$ 2,473           |  |
| Acct #: XXXX0461  16 Kohls/Chase Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051 Acct #: XXXXX6481   |          | Н           | Dates: 2004-2009 Reason: Credit Card or Credit Use   |            |              |          | \$ 436             |  |
| 17 Kohls/Chase Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051 Acct #: XXXXX7040                     |          | w           | Dates: 2005-2009 Reason: Credit Card or Credit Use   |            |              |          | \$ 387             |  |

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 18 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Guillermo Hinojosa and Christine D. King-Hinojosa / Debtors

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS  |                    |          |            |  |            |              |          |      |                 |
|---|--------------------|----------|------------|--|------------|--------------|----------|------|-----------------|
| Creditor's Name, Mailing A<br>Zip Code and Acco<br>(See Instructions  | unt Number         | Codebtor | C<br>H W J | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed |      | ount of<br>laim |
| 18 Merchants Credit Gu<br>Attn: Bankruptcy Dept<br>223 W Jackson Blvd S<br>Chicago IL 60606<br>Acct #: 8091763431     | <del>.    </del>   |          | W          | Dates: 2009-2009<br>Reason: Medical Debt   |            |              |          | \$   | 385             |
| 19 Northland Group Bankruptcy Departme PO Box 390846 Edina MN 55439 Acct #:   | nt                 |          | J          | Dates: Reason: Credit Extended to Debtor(s)  |            |              |          | \$   | 4,675           |
| 20 Pinnacle Bank Bankruptcy Departme PO Box 130848 Carlsbad CA 92013 Acct #:  | nt                 |          | J          | Dates:<br>Reason:  |            |              |          | \$   | 914             |
| 21 Sallie MAE Attn: Bankruptcy Dept 1002 Arthur Dr Lynn Haven FL 32444 Acct #: 9076407173                             |                    | x        | Н          | Dates: 2003-2009 Reason: Loan or Tuition for Education   |            |              |          | \$ 5 | 53,199          |
| 22 <u>SST/Cigpf1corp</u> Attn: Bankruptcy Dept 4315 Pickett Rd Saint Joseph MO 645 Acct #: XXXXX6481                  |                    |          | Н          | Dates: 2006-2007<br>Reason: Credit Card or Credit Use  |            |              |          | \$   | 2,914           |
| 23 SUNRISE CAPITAL/E<br>C/O Sunrise Credit Se<br>234 Airport Plaza Blvo<br>Farmingdale NY 1173<br>Acct #: 51559300048 | ervice<br>I S<br>5 |          | W          | Dates: 2008-2009 Reason: Collecting for Creditor   |            |              |          | \$   | 508             |
| 24 Transunion Attn: Bankruptcy Dept PO Box 1000 Chester PA 19022 Acct #: XXXXX6481                                    |                    |          |            | Dates: 2009<br>Reason: Notice Only   |            |              |          | \$   | 0               |

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 19 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Guillermo Hinojosa and Christine D. King-Hinojosa / Debtors

| SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS   |          |             |  |            |              |          |                    |  |
|--|----------|-------------|--|------------|--------------|----------|--------------------|--|
| Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)              | Codebtor | C<br>A<br>H | Date Claim Was Incurred and<br>Consideration For Claim.<br>If Claim is Subject to Setoff, So State | Contingent | Unliquidated | Disputed | Amount of<br>Claim |  |
| 25 <u>Tri-State Adjustments</u> Attn: Bankruptcy Dept. 3439 East Ave S La Crosse WI 54601 Acct #: 1206553    |          | Н           | Dates: 2008-2008<br>Reason: Medical Debt   |            |              |          | \$ 335             |  |
| 26 Tri-State Adjustments Attn: Bankruptcy Dept. 3439 East Ave S La Crosse WI 54601 Acct #: 1217339           |          | Н           | Dates: 2008-2008<br>Reason: Medical Debt   |            |              |          | \$ 121             |  |
| 27 Tri-State Adjustments Attn: Bankruptcy Dept. 3439 East Ave S La Crosse WI 54601 Acct #: 1223642           |          | Н           | Dates: 2008-2008<br>Reason: Medical Debt   |            |              |          | \$ 32              |  |
| 28 Tri-State Adjustments Attn: Bankruptcy Dept. 3439 East Ave S La Crosse WI 54601 Acct #: 1513024A          |          | Н           | Dates: 2008-2008<br>Reason: Medical Debt   |            |              |          | \$ 140             |  |
| 29 <u>Tri-State Adjustments</u> Attn: Bankruptcy Dept. 3439 East Ave S La Crosse WI 54601 Acct #: 1588324    |          | Н           | Dates: 2008-2008<br>Reason: Medical Debt   |            |              |          | \$ 33              |  |
| 30 Washington Mutual BANK C/O Arrow Financial Servic 5996 W Touhy Ave Niles IL 60714 Acct #: 41562606        |          | w           | Dates: 2008-2008 Reason: Collecting for Creditor   |            |              |          | \$ 10,487          |  |
| 31 Weltman, Weinberg & Reis Co. Bankruptcy Department 180 N. LaSalle St., Ste. 2400 Chicago IL 60601 Acct #: |          | J           | Dates:<br>Reason:  |            |              |          | \$ 1,691           |  |

# Document Page 20 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Guillermo Hinojosa and Christine D. King-Hinojosa / Debtors

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

In re

Codebtor O C M H

Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State nliquidated

Amount of Claim

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 111,253.00

B6F (Official Form 6F) (12/07) Page 6 of 6

# Document Page 21 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record # 467444 B6G (Official Form 6G) (12/07) Page 1 of 1

# Document Page 22 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

| Name and Address of CoDebtor | Name and Address of the Creditor                                     |
|------------------------------|--|
| 1 Bernardo Hinojosa          | Sallie MAE Attn: Bankruptcy Dept. 1002 Arthur Dr Lynn Haven FL 32444 |
|                              | Account No. 90764071731001120031121                                  |

PFG Record # 467444 B6H (Official Form 6H) (12/07) Page 1 of 1

## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital  | DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE |                   |  |  |  |  |  |  |  |  |
|-------------------|--|-------------------|--|--|--|--|--|--|--|--|
| Status: Married   | son, 5 daughter, 4                                     |                   |  |  |  |  |  |  |  |  |
|                   | DEBTOR EMPLOYMENT                                      | SPOUSE EMPLOYMENT |  |  |  |  |  |  |  |  |
| Occupation:       | Supervisor   | Unemployed        |  |  |  |  |  |  |  |  |
| Name of Employer: | Boasso   |                   |  |  |  |  |  |  |  |  |
| Years Employed    | 5 years  |                   |  |  |  |  |  |  |  |  |
| Employer Address: | 100 Intermodal Drive                                   |                   |  |  |  |  |  |  |  |  |
| City, State, Zip  | Chalmette, LA 70043                                    | ,                 |  |  |  |  |  |  |  |  |

| INCOME: (Estimate of average or projected monthly income at time case filed.)   | DEBTOR   | SPOUSE        |  |  |  |  |
|---|--|---------------|--|--|--|--|
| Monthly Gross Wages, Salary, and commissions  | \$ 4,290.80  | \$ 0.00       |  |  |  |  |
| (Prorate if not paid monthly.)  2. Estimated Monthly Overtime   | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 3. SUBTOTAL   | \$ 4,290.80  | \$ 0.00       |  |  |  |  |
| 4. LESS PAYROLL DEDUCTIONS  | <del>+ 1,200.00</del>  | <b>4</b> 0.00 |  |  |  |  |
| a. Payroll Taxes and Social Security  | \$ 547.39  | \$ 0.00       |  |  |  |  |
| b. Insurance  | \$ 677.80  | \$ 0.00       |  |  |  |  |
| c. Union Dues   | \$ 0.00  | \$ 0.00       |  |  |  |  |
| d. Other (Specify)  Pension:  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| Voluntary 401 Contributions:  | \$ 85.24   | \$ 0.00       |  |  |  |  |
| Child Support:  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| Life Insurance, Uniforrms, 401K Loan:   | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS   | \$ 1,310.42  | \$ 0.00       |  |  |  |  |
| 6. TOTAL NET MONTHLY TAKE HOME PAY  | \$ 2,980.38  | \$ 0.00       |  |  |  |  |
| 7. Regular income from operation of business or profession or farm  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 8. Income from real property  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| Interest and dividends  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| <ol> <li>Alimony, maintenance or support payments payable to the debtor<br/>for the debtor's use or that of dependents listed above.</li> </ol> | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 11. Social Security or government assistance (Specify)  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 12. Pension or retirement income  | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 13. Other monthly income (Specify:) & & &   | \$ 0.00  | \$ 0.00       |  |  |  |  |
| Unemployment Income   | \$ 0.00  | \$ 0.00       |  |  |  |  |
| 14. SUBTOTAL OF LINES 7 THROUGH 13  |  |               |  |  |  |  |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  | \$ 2,980.38  | \$ 0.00       |  |  |  |  |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin  | \$ 2,980.38  |               |  |  |  |  |
| if there is only one debtor repeat total reported on line 15.)  | Report also on Summary of Schedules and, if applicable, on Statistical Summary |               |  |  |  |  |

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 467444 B6I (Official Form 6I) (12/07) Page 1 of 1

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKER PTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

| SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(  | S)                     |
|--|------------------------|
| Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. F payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. | •                      |
| Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la   | peled "Spouse".        |
| Rent or home mortgage payment (include lot rented for mobile home)   | \$ 500.00              |
| a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No   |                        |
| Utilities: a. Electricity and Heating Fuel   | \$ 270.00              |
| b. Water, Sewer, Garbage   | \$ 50.00               |
| c. Cellphone, Internet   | \$ 50.00               |
| d. Other Home Phone and Cable Television   | \$ 50.00               |
| 3. Home Maintenance (repairs and upkeep)   | \$ -                   |
| 4. Food  | \$ 450.00              |
| 5. Clothing  | \$ 50.00               |
| 6. Laundry and Dry Cleaning  | \$ 40.00               |
| 7. Medical and Dental Expenses   | \$ 80.00               |
| 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train  | \$ 436.00              |
| 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.  | \$ 10.00               |
| 10. Charitable Contributions   | \$ -                   |
| 11. Insurance (not deducted from wages or included in home mortgage payments)  | \$ -                   |
| a. Homeowner's or Renter's   | \$ -                   |
| b. Life  | \$-                    |
| c. Health<br>d. Auto   | <u> </u>               |
| e. Other   | \$ 150.00              |
|  | <b>\$</b> -            |
| 12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) Federal or State Tax Repayments, Real Estate Taxes  | \$ -                   |
| 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)   | \$-                    |
| a. Auto  |                        |
| b. Reaffirmation Payments c. Other \$-   | <del>\$ -</del><br>\$- |
| 14. Alimony, maintenance and support paid to others  | <del>φ-</del><br>\$-   |
| 15. Payments for support of additional dependents not living at your home  | \$-                    |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   | \$ -                   |
| 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet  | Ψ -                    |
| Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:   | 0.400.00               |
| \$200.00 \$15.00 \$188.00 \$- \$-  | \$403.00               |
| <b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.                                 | \$ 2,539.00            |
| <ol> <li>Describe any increase/decrease in expenditures anticipated to occur within the year following the filing<br/>None</li> </ol>  | this document          |
| 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I   | \$ 2,980.38            |
| b. Average monthly expenses from Line 18 above   | \$ 2,539.00            |
| c. Monthly net income (a. minus b.)  | \$ 441.38              |
| d. Total amount to be paid into plan monthly   | \$ 440.00              |

Record #: 467444 B6J (Official Form 6J) (12/07) Page 1 of 1

# Document Page 25 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/14/2009 /s/ Guillermo Hinojosa

Guillermo Hinojosa

Dated: 11/14/2009 /s/ Christine D. King-Hinojosa

Christine D. King-Hinojosa

Christine D. King-Hinojosa

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

# Document Page 26 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT   | SOURCE     |  |
|--|------------|--|
| 2009: \$43,568<br>2008: \$45,092<br>2007: \$47,867 | employment |  |
| Spouse   |            |  |
| AMOUNT   | SOURCE     |  |

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 27 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| STATEMENT OF FINANCIAL AFFAIRS   |   |   |  |
|--|---|---|--|
| Spouse   |   |   |  |
| AMOUNT   | SOURCE  |   |  |
| 2009: \$ 0<br>2008: \$<br>2007: \$   | employment  |   |  |
| State the amount of income receiv  | M EMPLOYMENT OR OPERATION OF wed by the debtor other than from emploing the commencement of this case. Given  | yment, trade, profession, ope   |  |
| spouse separately. (Married debto  | ors filing under chapter 12 or chapter 13 eparated and a joint petition is not filed.)  |   |  |
| AMOUNT   | SOURCE  |   |  |
| Spouse<br>AMOUNT   | SOURCE  |   |  |
| 03. PAYMENTS TO CREDITORS  | 3:  |   |  |
| 03.1 ATMENTO TO ONEDITORE  |   |   |  |
| Complete a. or b. as appropriate,  | and c.  |   |  |
| Complete a. or b. as appropriate, a. INDIVIDUAL OR JOINT DEBT services, and other debts to any c value of all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a  | and c.  OR(S) WITH PRIMARILY CONSUMER creditor made within 90 days immediatel es or is affected by such transfer is not I occount of a domestic support obligation and creditor counseling agency. (Marrie es whether or not a joint petition is filed, | y proceeding the commencer<br>ess than \$600.00. Indicate w<br>or as part of an alternative re<br>d debtors filing under chapte | nent of this case if the aggregate ith an asterisk (*) any payments bayment schedule under a plan by 12 or chapter 13 must include |
| Complete a. or b. as appropriate,  a. INDIVIDUAL OR JOINT DEBT services, and other debts to any c value of all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a | OR(S) WITH PRIMARILY CONSUMER creditor made within 90 days immediatel es or is affected by such transfer is not leccount of a domestic support obligation and creditor counseling agency. (Marrie   | y proceeding the commencer<br>ess than \$600.00. Indicate w<br>or as part of an alternative re<br>d debtors filing under chapte | nent of this case if the aggregate ith an asterisk (*) any payments bayment schedule under a plan by 12 or chapter 13 must include |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 28 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

was Seized

#### STATEMENT OF FINANCIAL AFFAIRS NONE b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 X days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Amount Paid or Value of Amount Dates of of Creditor Payment/Transfers **Transfers** Still Owing NONE c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Creditor Amount Paid or Value of Amount Dates Still Owing & Relationship to Debtor of Payments Transfers NONE 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: X List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **STATUS** CAPTION OF **NATURE** COURT SUIT AND OF OF AGENCY OF AND LOCATION DISPOSITION CASE NUMBER **PROCEEDING** NONE 04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable X process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Date Description for Whose Benefit Property of and Value

PFG Record # 467444 B7 (Official Form 7) (12/07) Page 3 of 12

of Property

Seizure

Desc Main Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07

### Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

| 05. REPOSSESSION, FO  | RECLOSURES AND RETURNS:  |  |   |
|---|--|--|---|
| returned to the seller, with chapter 13 must include in   | een repossessed by a creditor, sold at a foreclos<br>in one year immediately preceding the comment<br>formation concerning property of either or both s<br>d a joint petition is not filed.)   | ement of this case. (Married deb   | tors filing under chapter   |
| Name and Address of<br>Creditor or Seller   | Date of Repossession, Foreclosure Sale, Transfer or Return   | Description and Value of Property  |   |
| case. (Married debtors filin  | nt of property for the benefit of creditors made was under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not   | iny assignment by either or both   | _   |
| case. (Married debtors filin  |  | iny assignment by either or both   | _   |
| case. (Married debtors filin petition is filed, unless the Name and Address of Assignee  b. List all property which it preceding the commencer                                      | ng under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not part of Assignment  has been in the hands of a custodian, receiver, of the content of this case. (Married debtors filing under class)   | Terms of Assignment or Settlement  r court-appointed official within or napter 12 or chapter 13 must incl                                | spouses whether or not a ne (1) year immediately ude information concerni       |
| case. (Married debtors filin petition is filed, unless the Name and Address of Assignee  b. List all property which is preceding the commencer property of either or both seconds.) | ng under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not pate of Assignment  has been in the hands of a custodian, receiver, onent of this case. (Married debtors filing under classes whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouses whether or not a joint petition is filed, under the spouse is the spouse of the spouse is the spouse of the spouse is the spouse of the spous | Terms of Assignment or Settlement  r court-appointed official within or napter 12 or chapter 13 must incless the spouses are separated a | ne (1) year immediately ude information concerniand a joint petition is not the |
| case. (Married debtors filin petition is filed, unless the Name and Address of Assignee  b. List all property which it preceding the commencer                                      | ng under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not part of Assignment  has been in the hands of a custodian, receiver, of the content of this case. (Married debtors filing under class)   | Terms of Assignment or Settlement  r court-appointed official within or napter 12 or chapter 13 must incl                                | spouses whether or not a ne (1) year immediately ude information concerni       |

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Name and Address of Person | Relationship | Date | Description |
|----------------------------|--------------|------|-------------|
| or                         | to Debtor,   | of   | and Value   |
| Organization               | If Any       | Gift | of Gift     |

PFG Record # 467444 B7 (Official Form 7) (12/07) Page 4 of 12 Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 30 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

Payment/Value: 3,500.00. \$100 paid prior to filing, balance through the plan

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2009 \$75.00

PFG Record # 467444

B7 (Official Form 7) (12/07) Page 5 of 12

# Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

| STATEMENT OF FINANCIAL AFFAIRS   |   |  |   |  |
|--|---|--|---|--|
|  |   |  |   |  |
| 10. OTHER TRANSFERS  |   |  |   |  |
| transferred either absolutely  | er than property transferred in the ordinary co<br>or as security with two (2) years immediately<br>opter 13 must include transfers by either or bo<br>or joint petition is not filed.)   | preceding the commencemen  | t of this case. (Married debtor   |  |
| Name and Address of  |   | Describe Property  |   |  |
| Transferee, Relationship   |   | Transferred and  |   |  |
| to Debtor  | Date  | Value Received   | _   |  |
|  | red by the debtor within ten (10) years immed<br>to the debtor is a beneficiary   | liately preceding the commend  | cement of this case to a self-s   |  |
| 10b. List all property transfer<br>trust or similar device of whic<br>Name of<br>Trust or<br>other Device  |   | liately preceding the commend  Amount and Date  of Sale or  Closing  | cement of this case to a self-so  |  |
| trust or similar device of which Name of Trust or other Device  11. CLOSED FINANCIAL ACT List all financial accounts and otherwise transferred within of financial accounts, certificate cooperatives, associations, b   | Date(s) of Transfer(s)  COUNTS:  I instruments held in the name of the debtor one (1) year immediately preceding the common of deposit, or other instruments; shares and rokerage houses and other financial institution accounts or instruments held by or for eith                                    | Amount and Date of Sale or Closing  or for the benefit of the debtor nencement of this case. Includ d share accounts held in banks ins. (Married debtors filing und                              | which were closed, sold, or<br>e checking, savings, or other<br>s, credit unions, pension funds<br>ler chapter 12 or chapter 13 m |  |
| trust or similar device of which Name of Trust or other Device  11. CLOSED FINANCIAL ACT List all financial accounts and otherwise transferred within of financial accounts, certificate cooperatives, associations, binclude information concernir                    | Date(s) of Transfer(s)  COUNTS:  I instruments held in the name of the debtor one (1) year immediately preceding the common of deposit, or other instruments; shares and rokerage houses and other financial institution accounts or instruments held by or for eith                                    | Amount and Date of Sale or Closing  or for the benefit of the debtor nencement of this case. Includ d share accounts held in banks ins. (Married debtors filing und                              | which were closed, sold, or<br>e checking, savings, or other<br>s, credit unions, pension funds<br>ler chapter 12 or chapter 13 m |  |
| Name of Trust or other Device  11. CLOSED FINANCIAL AC  List all financial accounts and otherwise transferred within of financial accounts, certificate cooperatives, associations, b include information concerning the spouses are separated and otherwise accounts. | Date(s) of Transfer(s)  COUNTS:  I instruments held in the name of the debtor one (1) year immediately preceding the common sof deposit, or other instruments; shares and rokerage houses and other financial institution accounts or instruments held by or for either a joint petition is not filed.) | Amount and Date of Sale or Closing  or for the benefit of the debtor nencement of this case. Includ a share accounts held in banks ons. (Married debtors filing under or both spouses whether or | which were closed, sold, or<br>e checking, savings, or other<br>s, credit unions, pension funds<br>ler chapter 12 or chapter 13 m |  |

### NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

PFG Record # 467444

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

| STATEMENT OF FINANCIAL AFFAIRS   |   |  |                          |
|--|---|--|--------------------------|
| 13. SETOFFS:   |   |  |                          |
|  | nder chapter 12 or chapter 13 n   | it or deposit of the debtor within 90 days pre<br>nust include information concerning either o<br>pint petition is not filed.) | -                        |
| Name and Address   | Date  | Amount   |                          |
| of Creditor  | of Setoff   | of Setoff  |                          |
| 14. LIST ALL PROPERTY HELD FO List all property owned by another pe  |   | ontrols.   |                          |
| Name and Address   | Description and   | Location   |                          |
| of Owner   | Value of Property   | of Property  |                          |
|  | · ·   |  |                          |
| ` , ;  | S):<br>vears immediately preceding the  | e commencement of this case, list all premi<br>t of this case. If a joint petition is filed, repor                             |                          |
| If debtor has moved within three (3) y occupied during that period and vaca  | S):<br>vears immediately preceding the  | e commencement of this case, list all premi  |                          |
| If debtor has moved within three (3) y occupied during that period and vaca of either spouse.  . Address   | S):  vears immediately preceding the state of the commencement of | e commencement of this case, list all premi<br>t of this case. If a joint petition is filed, repor<br>Dates of<br>Occupancy    |                          |
| If debtor has moved within three (3) y occupied during that period and vaca of either spouse.  | ears immediately preceding the ted prior to the commencemen   | e commencement of this case, list all premi<br>t of this case. If a joint petition is filed, repor<br>Dates of                 |                          |
| If debtor has moved within three (3) y occupied during that period and vaca of either spouse.  Address  2330 N Neva Ave  | ears immediately preceding the ted prior to the commencemen  Name Used  Same  | e commencement of this case, list all premi<br>t of this case. If a joint petition is filed, repor<br>Dates of<br>Occupancy    |                          |
| If debtor has moved within three (3) y occupied during that period and vaca of either spouse.  Address  2330 N Neva Ave Chicago IL 60707-2815  16. SPOUSES and FORMER | years immediately preceding the ted prior to the commencemen Name Used Same  SES:  community property state, commento Rico, Texas, Washington, or   | e commencement of this case, list all premi<br>t of this case. If a joint petition is filed, repor<br>Dates of<br>Occupancy    | zona, California, Idaho, |

# Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

| STATEMENT OF FINANCIAL AFFAIRS   |  |  |  |
|--|--|--|--|
| 17. ENVIRONMENTAL INFOR  | RMATION:   |  |  |
|  |  |  |  |
| For the purpose of this question   | n, the following definitions apply:  |  |  |
| toxic substances, wastes or ma   | ny federal, state, or local statute or regulat<br>aterial into the air, land, soil surface water,<br>ng the cleanup of the these substances, w   | ground water, or other medium, in  |  |
| •  | lity, or property as defined under any Envir<br>ng, but not limited to, disposal sites.  | onmental Law, whether or not pre   | esently or formerly owned o  |
| "Hazardous material" means a<br>environmental Law.   | nything defined as a hazardous waste, ha   | zardous or toxic substances, pollu   | tant, or contaminant, etc. u   |
|  |  |  |  |
|  |  |  |  |
| 17a. List the name and addres  | e of avery cite for which the debtor has red   |  |  |
| or potentially liable under or in  | violation of an Environmental Law. Indicat   | eived notice in writing by a gover<br>e the governmental unit, the date                                    |  |
| or potentially liable under or in  |  |  |  |
| or potentially liable under or in<br>Environmental Law:  | violation of an Environmental Law. Indicat   | e the governmental unit, the date  | of the notice, and, if known   |
| or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres   | Name and Address of Governmental Unit  | Date of Notice   | of the notice, and, if known  Environmental  Law   |
| or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres Material. Indicate the governmental and some size of the solution o | Name and Address of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and  | Date of Notice  d notice to a governmental unit of the date of the notice.                                 | of the notice, and, if known Environmental Law  f a release of Hazardous                             |
| or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres   | Name and Address of Governmental Unit  | Date of Notice   | of the notice, and, if known Environmental Law  f a release of Hazardous                             |
| or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres Material. Indicate the governmental Site Name and Address  17c. List all judicial or administ debtor is or was a party. Indicate  | Name and Address of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address   | Date of Notice  d notice to a governmental unit of the date of the notice.  Date of Notice  Date of Notice | Environmental Law  f a release of Hazardous  Environmental Law  August 1.                            |
| or potentially liable under or in Environmental Law:  Site Name and Address  17b. List the name and addres Material. Indicate the governmental Site Name and Address  17c. List all judicial or administ   | Name and Address of Governmental Unit  s of every site for which the debtor provide ental unit to which the notice was sent and Name and Address of Governmental Unit  rative proceedings, including settlements of the settle | Date of Notice  d notice to a governmental unit of the date of the notice.  Date of Notice  Date of Notice | Environmental Law  f a release of Hazardous  Environmental Law  August 1 Law  Environmental Law  Law |

PFG Record # 467444 B7 (Official Form 7) (12/07) Page 8 of 12

# Document Page 34 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

| STATEMENT OF FINANCIAL AFFAIRS |
|--------------------------------|
|--------------------------------|

| N | IONE |
|---|------|
| I | Χ    |

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

Name & Last Four Digits of

Soc Sec No /Complete FIN or

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

Ωf

| Other TaxPayer I.D. No.           | Address                                    | Business                              | Ending Dates |
|-----------------------------------|--|---------------------------------------|--------------|
|                                   |  |                                       |              |
| h Identify any husiness listed i  | n subdivision a labove that is "single a   | esset real estate" as defined in 11 H | SC 101       |
| b. Identify any business listed i | n subdivision a., above, that is "single a | asset real estate" as defined in 11 U | SC 101.      |



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| Name        | Dates Services |
|-------------|----------------|
| and Address | Rendered       |

Beginning

and

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

|   | STATEMENT OF FIN   | ANCIAL AFFAIRS  |                     |
|---|--|---|---------------------|
|   | , , ,  | eceding the filing of this bankruptcy case have a                       | audited the books o |
| account and records, or pre   | epared a financial statement of the debtor.  |   |                     |
|   | :  | Dates Services  |                     |
| Name  | Address  | Rendered  |                     |
|   | uals who at the time of the commencement coooks of account and records are not availab                           | f this case were in possession of the books of action le, explain.      | ccount and records  |
| Name  | Address  |   |                     |
|   | tions, creditors and other parties, including n<br>two (2) years immediately preceding the cor<br>Date<br>Issued | ercantile and trade agencies, to whom a financinmencement of this case. | al statement was    |
| 20. INVENTORIES  List the dates of the last two the dollar amount and basis |  | e of the person who supervised the taking of ea                         | ch inventory, and   |
| Date  | Inventory  | Dollar Amount of Inventory  |                     |
| of<br>Inventory   | Supervisor   | (specify cost, market of other basis)                                   |                     |
| b. List the name and address  Date  of Inventory                            | ss of the person having possession of the re  Name and Addresses of Custodian  of Inventory Records              | cords of each of the inventories reported in a., al                     | bove.               |
| 21. CURRENT PARTNERS  | S, OFFICERS, DIRECTORS AND SHAREH  | OLDERS:   |                     |
| a. If the debtor is a partners  | ship, list nature and percentage of interest of  | each member of the partnership.   |                     |
|   |  |   |                     |

## Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

|   | TATEMENT OF I   | FINANCIAL AFFAIRS   |                  |  |
|---|---|---|------------------|--|
|   | If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who d rols, or holds 5% or more of the voting or equity securities of the corporation. |   |                  |  |
| Name<br>and Address   | Title   | Nature and Percentage of Stock Ownership  |                  |  |
| 22. FORMER PARTNERS, OFFIC  | ERS, DIRECTORS AND SHAR   | EHOLDERS:   |                  |  |
| f the debtor is a partnership, list th  | e nature and percentage of part   | nership interest of each member of the partnership  | <b>)</b> .       |  |
| Name  | Address   | Date of Withdrawal  |                  |  |
| 22b. If the debtor is a corporation, I mmediately preceding the commer Name and Address |   | e relationship with the corporation terminated with  Date of  Termination   | in one (1) year  |  |
|   | poration, list all withdrawals or d   | N BY A COPORATION: istributions credited or given to an insider, includir by other perquisite during one year immediately pro | •                |  |
| Name and Address of<br>Recipient, Relationship to<br>Debtor                             | Date and<br>Purpose of<br>Withdrawal  | Amount of Money or Description and value of Property  |                  |  |
| 24. TAX CONSOLIDATION GROU  |   | partification number of the parent correction of an   |                  |  |
| If the debtor is a corporation, list th   | e name and legeral laxbaver in  | fillication number of the parent corporation of any   | v consolidated d |  |

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 37 of 40

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of TaxPayer
Pension Fund Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/14/2009 /s/ Guillermo Hinojosa

Guillermo Hinojosa

X Date & Sign

Dated: 11/14/2009

/s/ Christine D. King-Hinojosa

X Date & Sign

Christine D. King-Hinojosa

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 38 of 40

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

Bankruptcy Docket #:

### **DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services

| re | ndered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is                  | as follows:       |
|----|---|-------------------|
|    | The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:  |                   |
|    | For legal services, Debtor(s) agrees to pay and I have agreed to accept   | \$3,500           |
|    | Prior to the filing of this Statement, Debtor(s) has paid and I have received   | \$100             |
|    | The Filing Fee has been paid.  Balance Due  | \$3,400           |
| 2. | The source of the compensation paid to me was:  |                   |
|    | Debtor(s) Other: (specify)  |                   |
|    |   |                   |
| 3. | The source of compensation to be paid to me on the unpaid balance, if any, remaining is:  |                   |
|    | Debtor(s) Other: (specify)  |                   |
|    | The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the f value stated: <b>None.</b> | following for the |
| 4. | The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned                   | ned's law         |
|    | e e e e e e e e e e e e e e e e e e e   |                   |

- 4 firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Jonathan D Parker Dated: 11/14/2009

Attorney Name: Jonathan D Parker LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

> Page 1 of 1 Form B203 (12/94)

Bar No: IL 6297378

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 39 of 40

## Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Guillermo Hinojosa, and Christine D. King-Hinojosa, Debtors

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/14/2009 /s/ Guillermo Hinojosa

Guillermo Hinojosa

X Date & Sign

Dated: 11/14/2009

467444

PFG Record #

/s/ Christine D. King-Hinojosa

Christine D. King-Hinojosa

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 09-43251 Doc 1 Filed 11/14/09 Entered 11/14/09 12:05:07 Desc Main Document Page 40 of 40

Guillermo Hinojosa and Christine D. King-Hinojosa, Debtors

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Guillermo Hinojosa Sign & Date Dated: 11/14/2009 Here Guillermo Hinojosa /s/ Christine D. King-Hinojosa Sign & Date 11/14/2009 Dated: Christine D. King-Hinojosa Here /s/ Jonathan D Parker 11/14/2009 Dated: Attorney: Jonathan D Parker Bar No: IL 6297378

PFG Record # 467444